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In Re: United States Bankruptcy Court
District of New Jersey

Chapter 13

Case No.: 19-11004-MBK

JEROME JONES
SHERLENE JONES

Debtor
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CERTIFICATION IN RESPONSE TO OBJECTION TO CONFIRMATION

I, Sherlene Jones,

the Debtor in the above-captioned case do hereby certify as follows:

1. I filed for Chapter 13 bankruptcy relief on January 16, 2018.

2. The Chapter 13 Trustee has objected to several of my expenses as listed on Schedules I & J. Today, I have filed amended schedules I & J to reflect the corrected income, including my updated tax refund under the new tax law.

3. The expenses as listed are necessary.

4. I commute into New York City every day. My monthly bus pass is \$235.00, my monthly MTA card is \$117.00 a month. On gas and tolls for my husband and I spend about \$270.00 a month. These

transportation expenses are necessary for us to get to work and earn an income.

5. My Cable, Internet and phone expense can be broken down specifically as follows: Basic Cable - \$155.00, Internet - \$80.00 and Cell phone Bill is \$380.00. The cell phone bill is high because I have to use AT&T due to my mother living in the Virgin Islands. If I used any other service they would charge roaming and international fees for those calls, which would far out-cost this plan.

6. I have attached the statements supporting my car insurance expenses and my car loan expense. Again, we need our cars in order to get to work.

7. Our lunch expense, of \$300.00 a month, at work is divided between two people. That means the at work lunch expense breaks down to about \$38.00 per week per person. This is certainly not excessive. It amounts to about \$8.00 per day per person.

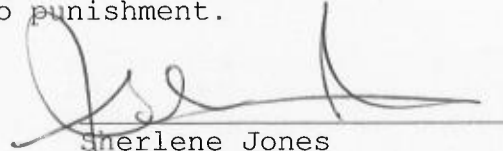
8. I am paying the student loan bill each month. Please find attached the proof of the payment.

9. Wherefore, I respectfully request that my Chapter 13 plan be confirmed as proposed.

I certify that the foregoing statements made by me are true.

I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Date:



Sherlene Jones
Debtor